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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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10/645,521

08/22/2003

Ravi Ganesan

23952-0018

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07/16/2008

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EXAMINER

FERTIG, BRIAN E

ART UNIT

PAPER NUMBER

3694

MAIL DATE

DELIVERY MODE

07/16/2008

PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No. 10/645,521	Applicant(s) GANESAN ET AL.	
	Examiner BRIAN FERTIG	Art Unit 3694	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 23 April 2008.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 126-161 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 126-161 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. _____.
 - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date <u>11/20/2007</u> . | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

This action is in response to Applicant's filing of 4/23/2008. Claims 126-161 are pending and examined below.

Claim Rejections - 35 USC § 102

1. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

2. Claims 126-135, 143-153, and 161 are rejected under 35 U.S.C. 102(e) as being anticipated by US Patent 5,699,528 to Hogan (Hogan).

With respect to claim 126

Hogan teaches:

A method comprising:

receiving, from a first network entity (i.e. PC with Web Browser software, see col 5, line 16), a request for bill data available for presentment (i.e. "Receive and Pay Bills" choice selected, see col 6, lines 21-24);

responsive to receiving the request for bill data, accessing a second network entity associated with a biller (i.e. bill capture

device 150), for at least a portion of the bill data (see col 4, line 53 - col 5, line 2)

receiving at least a portion of the bill data from the second network entity (see col 5, lines 1-2), and

transmitting at least a portion of the bill data to the first network entity (see col 5, lines 1-2).

With respect to claim 127

Hogan teaches:

The method of claim 126 (see rejection of claim 126 above), wherein the bill data includes detailed bill data (i.e view full graphics of their bills, see col 5, lines 6-9).

With respect to claim 128

Hogan teaches:

The method of claim 126 (see rejection of claim 126 above), wherein the request for bill data is received subsequent to the first network entity activating a link to facilitate access to at least a portion of the bill data (i.e. "Receive and Pay Bills" choice selected, see col 6, lines 21-24).

With respect to claim 129

Hogan teaches:

The method of claim 128 (see rejection of claim 128 above), wherein the link is transmitted to the first network entity from a third network entity (i.e. server computer 160, see col 5, line 62 – col 6, line 24).

With respect to claim 130

Hogan teaches:

The method of claim 126 (see rejection of claim 126 above), wherein at least one of the (i) accessing the second network entity for at least a portion of the bill data or (ii) receiving at least a portion of the bill data from the second network entity, is performed through a message interface (i.e. transmission links, see col 4, lines 53-67).

With respect to claim 131

Hogan teaches:

The method of claim 126 (see rejection of claim 126 above), wherein the first network entity is associated with a subscriber in an electronic bill presentment and payment system (see col 4, lines 22-25).

With respect to claim 132

Hogan teaches:

The method of claim 126 (see rejection of claim 126 above), wherein the method is performed by an electronic bill presentment and payment service provider (see col 4, line 53-col 6, line 24, note that the electronic bill payment service server performs the method).

With respect to claim 133

Hogan teaches:

The method of claim 126 (see rejection of claim 126 above), further comprising:

receiving authentication information from the first network entity, wherein accessing the second network entity includes accessing the second network entity using at least a portion of the received authentication information (see col 5, line 62-col 6, line 12, note that Hogan teaches that in practice the second network entity (bill capture device) can be made part of the third network entity (server), see col 4, lines 58-59).

With respect to claim 134

Hogan teaches:

The method of claim 133 (see rejection of claim 133 above), wherein the authentication information includes credentials of the first network entity (see col 5, line 62-col 6, line 12).

With respect to claim 135

Hogan teaches:

The method of claim 134 (see rejection of claim 134 above), wherein the credentials include a username and password (see col 5, line 62-col 6, line 12).

With respect to claim 143

Hogan teaches:

The method of claim 126 (see rejection of claim 126 above), wherein the at least a portion of transmitted bill data is presented by the first network entity (i.e. the subscribers browse their bills using the PC with Web Browser software, see col 5, lines 1-6).

With respect to claim 144

Hogan teaches:

A system comprising:

a processor (i.e. server computer 160, see col 4, line 36);

a memory in communication with the processor (i.e. the implied structure on which billing data is stored, see col 5, line 6);
and

an input/output (I/O) interface in communication with the processor (i.e. the structure implied by communication capabilities, see col 4, lines 41-44), wherein the processor, the memory, and the I/O interface are collectively configured to:

receive, from a first network entity, a request for first bill data available for presentment (see col 6, lines 21-24);

responsive to receiving the request for first bill data, access a second network entity associated with a biller for at least a portion of the first bill data (see col 4, line 53 - col 5, line 2);

receive at least a portion of the first bill data from the second network entity (see col 5, lines 1-2); and

transmit at least a portion of the first bill data to the first network entity (see col 5, lines 1-2).

With respect to claim 145

Hogan teaches:

The system of claim 144 (see rejection of claim 144 above), wherein the first bill data includes detailed bill data (i.e. view full graphics of their bills, see col 5, lines 6-9).

With respect to claim 146

Hogan teaches:

The system of claim 144 (see rejection of claim 144 above), wherein the request for first bill data is received subsequent to the first network entity activating a link to facilitate access to at least a portion of the first bill data (i.e. "Receive and Pay Bills" choice selected, see col 6, lines 21-24).

With respect to claim 147

Hogan teaches:

The system of claim 146 (see rejection of claim 146 above), wherein the link is transmitted to the first network entity from a third network entity (i.e. server computer 160, see col 5, line 62 – col 6, line 24).

With respect to claim 148

Hogan teaches:

The system of claim 144 (see rejection of claim 144 above), wherein the processor, the memory, and the I/O interface are collectively configured to perform at least one of (i) access the second network entity for at least a portion of the first bill data or (ii) receive at least a portion of the first bill data from the second network entity, via a message interface (see col 4, lines 53-67).

With respect to claim 149

The system of claim 144 (see rejection of claim 144 above), wherein the first network entity is associated with a subscriber in an electronic bill presentment and payment service system (see col 4, lines 22-25).

With respect to claim 150

Hogan teaches:

The system of claim 144 (see rejection of claim 144 above), wherein the processor, the memory, and the I/O interface are associated with an electronic bill presentment and payment service provider (see col 4, line 53-col 6, line 24).

With respect to claim 151

Hogan teaches:

The system of claim 144 (see rejection of claim 14 above), wherein the processor, the memory, and the I/O interface are further collectively configured to:

receive authentication information from the first network entity, wherein at least a portion of the received authentication information is used to access the second network entity for at least a portion of the first bill data (see col 5, line 62-col 6, line 12, note that Hogan teaches that in practice the second network entity (bill capture device) can be made part of the third network entity (server), see col 4, lines 58-59).

With respect to claim 152

Hogan teaches:

The system of claim 151 (see rejection of claim 151 above), wherein the authentication information includes credentials of the first network entity (see col 5, line 62-col 6, line 12).

With respect to claim 153

Hogan teaches:

The system of claim 152 (see rejection of claim 152 above), wherein the credentials include a username and password (see col 5, line 62-col 6, line 12).

With respect to claim 161

Hogan teaches:

The system of Claim 144 (see rejection of claim 144 above), wherein the first network entity is further configured to present at least a portion of the first bill data (i.e. the subscribers browse their bills using the PC with Web Browser software, see col 5, lines 1-6).

Claim Rejections - 35 USC § 103

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. Claims 136-142 and 154-160 are rejected under 35 U.S.C. 103(a) as being unpatentable over Hogan in view of Official Notice.

With respect to claim 136

Hogan teaches:

The method of claim 126 (see rejection of claim 126 above), but does not explicitly teach wherein the request is a first request and the bill data is first bill data, and further comprising:

receiving a second request for second bill data;

responsive to receiving the second request, accessing the second network entity for at least a portion of the second bill data;

receiving at least a portion of the second bill data from the second network entity; and

transmitting at least a portion of the second bill data.

Examiner takes Official Notice that it was well known in the art at the time of applicant's invention to provide a second request for second bill date, access the second network entity for at least a portion of the second bill data, receiving at least a portion of the second bill data from the second network entity, and transmitting at least a portion of the second bill data in order to take advantage of the multi-user system implicitly taught by Hogan (see col 2, lines 21-40). It would have been obvious to one skilled in the art at the time of applicant's invention to provide the method taught by Hogan with a repetition of steps for allowing additional users to participate in the method implicitly taught by Hogan in order to gain the efficiencies of a multi-user system as taught implicitly by Hogan (see col 2, lines 21-40).

With respect to claim 137

Hogan as modified by Official Notice teaches:

The method of claim 136 (see rejection of claim 136 above), but does not explicitly teach wherein the second request is received from a third network entity.

Examiner takes Official Notice that it was well known in the art at the time of applicant's invention to provide a step wherein second request is received from a third network entity (i.e. a computer with software associated with a second customer). It would have been obvious to one skilled in the art at the time of applicant's invention to provide the method taught by Hogan with a repetition of steps for additional users to participate in the method implicitly taught by Hogan in order to gain the efficiencies of a multi-user system as taught implicitly by Hogan (see col 2, lines 21-40).

With respect to claim 138

Hogan as modified by Official Notice teaches:

The method of claim 137 (see rejection of claim 137 above), further comprising:

receiving first authentication information from the first network entity, wherein accessing the second network entity for at least a portion of the first bill data includes accessing the second network entity using at least a portion of the received first authentication information (see Hogan col 5, line 62-col 6, line 12, note that Hogan teaches that in practice the second network entity

(bill capture device) can be made part of the third network entity (server), see Hogan col 4, lines 58-59); and

receiving second authentication information from the third network entity, wherein accessing the second network entity for at least a portion of the second bill data includes accessing the second network entity using at least a portion of the received second authentication information (see Hogan col 5, line 62-col 6, line 12, and col 4, lines 58-59, note this is an obvious repetition of steps as described in the rationale for obviousness and motivation to combine of claim 137).

With respect to claim 139

Hogan as modified by Official Notice teaches:

The method of claim 138 (see rejection of claim 138 above), wherein the first authentication information includes credentials of the first network entity and the second authentication information includes credentials of the third network entity (see Hogan col 5, line 62-col 6, line 12, note this is an obvious repetition of steps as described in the rationale for obviousness and motivation to combine of claim 137).

With respect to claim 140

Hogan as modified by Official Notice teaches:

The method of claim 139 (see rejection of claim 139 above), wherein at least one of the credentials of the first network entity and credentials of the third

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network entity include at least one username and password (see col 5, line 62- col 6, line 12, note this is an obvious repetition of steps as described in the rationale for obviousness and motivation to combine of claim 137).

With respect to claim 141

Hogan teaches:

The method of claim 136 (see rejection of claim 136 above), but does not explicitly teach wherein the first bill data and the second bill data are associated with a same biller.

Examiner takes Official Notice that it was well know in the art at the time of applicant's invention to provide a step wherein the first bill data and second bill data are associated with the same biller. It would have been obvious to one skilled in the art at the time of applicant's invention to provide the method taught by Hogan with the steps for additional users to participate in the method implicitly taught by Hogan in order to gain the efficiencies of a multi-user system as taught implicitly by Hogan (see col 2, lines 21-40). It would have been further obvious for a single biller to be associated with bills to two different customers also to gain the efficiencies of a multi-user system.

With respect to claim 142

Hogan teaches:

The method of claim 136 (see rejection of claim 136 above), but does not explicitly teach wherein the first bill data and the second bill data are associated with different billers.

Examiner takes Official Notice that it was well known in the art at the time of applicant's invention to provide a step wherein the first bill data and second bill data are associated with different billers. It would have been obvious to one skilled in the art at the time of applicant's invention to provide the method taught by Hogan with the steps for additional users to participate in the method taught by Hogan in order to gain the efficiencies of a multi-user system as taught implicitly by Hogan (see col 2, lines 21-40). It would have been further obvious for different billers to be associated with bills to different customers also to gain the efficiencies of a multi-user system.

With respect to claim 154

Hogan teaches:

The system of claim 144 (see rejection of claim 144 above), but does not explicitly teach wherein the memory, the processor, and the I/O interface are further collectively configured to:

- receive a second request for second bill data;
- responsive to receiving the second request, access the second network entity for at least a portion of the second bill data;
- receive at least a portion of the second bill data from the second network entity; and
- transmit at least a portion of the second bill data.

Examiner takes Official Notice that it was well known in the art at the time of applicant's invention to receive a second request for second bill data, access

the second network entity for at least a portion of the second bill data, receive at least a portion of the second bill data from the second network entity, and transmit at least a portion of the second bill data in order to take advantage of the multi-user system implicitly taught by Hogan (see col 2, lines 21-40) It would have been obvious to one skilled in the art at the time of applicant's invention to provide the method taught by Hogan with a repetition of structure for allowing additional users to participate in the method implicitly taught by Hogan in order to gain the efficiencies of a multi-user system as taught implicitly by Hogan (see col 2, lines 21-40).

With respect to claim 155

Hogan as modified by Official Notice teaches:

The system of claim 154 (see rejection of claim 154 above), wherein the second request is received from a third network entity and the second bill data is transmitted to the third network entity.

Examiner takes Official Notice that it was well known in the art at the time of applicant's invention to provide a step wherein second request is received from a third network entity (i.e. a computer with software associated with a second customer). It would have been obvious to one skilled in the art at the time of applicant's invention to provide the method taught by Hogan with a repetition of structure for additional users to participate in the method implicitly taught by Hogan in order to gain the efficiencies of a multi-user system as taught implicitly by Hogan (see col 2, lines 21-40).

With respect to claim 156

Hogan as modified by Official Notice teaches:

The system of claim 155 (see rejection of claim 155 above), wherein the memory, the processor, and the I/O interface are further collectively configured to:

receive first authentication information from the first network entity, wherein at least a portion of the received first authentication information is used to access the second network entity for at least a portion of the first bill data (see Hogan col 5, line 62-col 6, line 12, note that Hogan teaches that in practice the second network entity (bill capture device) can be made part of the third network entity (server), see Hogan col 4, lines 58-59); and

receive second authentication information from the third network entity, wherein at least a portion of the received second authentication information is used to access the second network entity for at least a portion of the second bill data (see Hogan col 5, line 62-col 6, line 12, and col 4, lines 58-59, note this is an obvious repetition of structure as described in the rationale for obviousness and motivation to combine of claim 137).

With respect to claim 157

Hogan as modified by Official Notice teaches:

The system of claim 156 (see rejection of claim 156 above), wherein the first authentication information includes credentials of the first network entity and the second authentication information includes credentials of the third network entity (see Hogan col 5, line 62-col 6, line 12, note this is an obvious repetition of structure as described in the rationale for obviousness and motivation to combine of claim 155).

With respect to claim 158

Hogan as modified by Official Notice teaches:

The system of claim 157 (see rejection of claim 157 above), wherein at least one of the credentials of the first user entity and credentials of the third user entity include at least one username and password (see col 5, line 62-col 6, line 12, note this is an obvious repetition of structure as described in the rationale for obviousness and motivation to combine of claim 155).

With respect to claim 159

Hogan teaches:

The system of claim 154 (see rejection of claim 154 above), but does not explicitly teach wherein the first bill data and the second bill data are associated with a same biller.

Examiner takes Official Notice that it was well known in the art at the time of applicant's invention to provide a structure wherein the first bill data and second bill data are associated with the same biller. It would have been obvious to one skilled in the art at the time of applicant's invention to provide the system taught

by Hogan with the structure for additional users to participate in the method implicitly taught by Hogan in order to gain the efficiencies of a multi-user system as taught implicitly by Hogan (see col 2, lines 21-40). It would have been further obvious for a single biller to be associated with bills to two different customers also to gain the efficiencies of a multi-user system.

With respect to claim 160

Hogan teaches:

The system of Claim 154 (see rejection of claim 154 above), but does not explicitly teach wherein the first bill data and the second bill are associated with different billers.

Examiner takes Official Notice that it was well known in the art at the time of applicant's invention to provide a structure wherein the first bill data and second bill data are associated with different billers. It would have been obvious to one skilled in the art at the time of applicant's invention to provide the system taught by Hogan with the structure for additional users to participate in the system taught by Hogan in order to gain the efficiencies of a multi-user system as taught implicitly by Hogan (see col 2, lines 21-40). It would have been further obvious for different billers to be associated with bills to different customers also to gain the efficiencies of a multi-user system.

Response to Arguments

5. Applicant's arguments, see Remarks, filed 4/23/2008, with respect to the Information Disclosure Statement have been fully considered and are persuasive. The references have been fully considered and updated initialed copies of the Information Disclosure Statements filed by Applicant on 11/20/2007 are included with this mailing.

6. Applicant's arguments filed 4/23/2008 have been fully considered but they are not persuasive. With respect to Applicant's argument that Hogan does not teach or suggest receiving a request for bill data from a first network entity and accessing a second network entity associated with a biller for at least a portion of the bill data in response to receiving the request for bill data, Examiner respectfully disagrees. As Applicant points out, the cited reference teaches an association with a bill capture service. This service is associated with a biller in so far as it presents bills to the customer, thus performing the billing function. It is further associated with a biller in so far as the service stands in and represents the biller for the purposes of presenting the bill information to customers. In either case the language of the claim is met under its broadest reasonable interpretation.

7. Further, Hogan teaches "in response to receiving the request for bill data" in so far as the customer access their bills via a request to the home page to "Receive and Pay Bills" (see col 6, lines 9-30). Billing data is retrieved from storage (i.e. accessed) so that consumers may access and browse their bills (see col 5, lines 1-15). For the

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purposes of clarifying the rejection above, Examiner notes that the "second network entity" reads on the billing service provider system as a whole, including the server, bill capture device, etc.

Conclusion

8. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

9. A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

10. Any inquiry concerning this communication or earlier communications from the examiner should be directed to BRIAN FERTIG whose telephone number is (571)270-5131. The examiner can normally be reached on Monday - Friday 8:30am to 5:00pm EST.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on (571) 272-6712. The fax phone

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number for the organization where this application or proceeding is assigned is 571-273-8300.

11. Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/B.F./

/Mary Cheung/
Primary Examiner, Art Unit 3694